



Entered on Docket
September 21, 2010

A handwritten signature in black ink, appearing to read "Mike K. Nakagawa".

Hon. Mike K. Nakagawa
United States Bankruptcy Judge

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Attorneys for Secured Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION,
SUCCESSOR BY MERGER TO WACHOVIA MORTGAGE, FSB, FKA
WORLD SAVINGS BANK, FSB

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re

GUADALUPE MERCADO AND EUNICE
MERCADO,

Debtor(s).

Bankruptcy Case No. BK-S-10-22831-MKN
Chapter 7

WELLS FARGO BANK, NATIONAL
ASSOCIATION, SUCCESSOR BY
MERGER TO WACHOVIA MORTGAGE,
FSB, FKA WORLD SAVINGS BANK,
FSB'S ORDER TERMINATING
AUTOMATIC STAY

Date: September 1, 2010

Time: 1:30 p.m.

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1 A hearing on Secured Creditor Wells Fargo Bank, National Association,
2 successor by merger to Wachovia Mortgage, FSB, fka World Savings Bank, FSB's Motion for
3 Relief From the Automatic Stay came on regularly for hearing in the United States Bankruptcy
4 Court before the Honorable Mike K. Nakagawa, Ace Van Patten appearing on behalf of Secured
5 Creditor.

6 The court having duly considered the papers and pleadings on file herein and
7 being fully advised thereon and finding cause therefor:

8 IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

9 The automatic stay of 11 United States Code section 362 is hereby immediately
10 terminated as it applies to the enforcement by Movant of all of its rights in the real property
11 under the Note and Deed of Trust encumbering the real property commonly known as 1016
12 Granite Ash Ave., N. Las Vegas, Nevada 89081 ("Real Property"), which is legally described as:

13 SEE LEGAL DESCRIPTION ATTACHED
14 HERETO AS EXHIBIT A AND MADE A PART
HEREOF.

15 IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Movant and/or
16 its foreclosure trustee shall mail written notice of the time, date and place of the foreclosure sale
17 of the Real Property to the Debtor(s) at the address for the Real Property at least 7 calendar days
18 prior to the foreclosure sale. In the event that Movant and/or its foreclosure trustee provides at
19 least 7 calendar days' advance notice of the time, date and place of the foreclosure sale of the
20 Real Property in compliance with the notice requirements set forth in Chapter 107 of Nevada
21 Revised Statutes, those notices shall be sufficient to satisfy the requirement of this Court to
22 provide 7 days' notice to the Debtor(s).

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1 IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Movant may
2 offer and provide Debtors with information re: a potential Forbearance Agreement, Loan
3 Modification, Refinance Agreement, or other Loan Workout/Loss Mitigation Agreement, and
4 may enter into such agreement with Debtors. However, Movant may not enforce, or threaten to
5 enforce, any personal liability against Debtors if Debtors' personal liability is discharged in this
6 bankruptcy case.

7 APPROVED/DISAPPROVED APPROVED/DISAPPROVED

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9 COREY B. BECK WILLIAM A. LEONARD
10 DEBTOR(S) ATTORNEY TRUSTEE

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**EXHIBIT A
LEGAL DESCRIPTION**

PARCEL I:

Lot One Hundred Twenty-Four (124) in Block Three (3) of FINAL PLAT OF COBBLESTONE RIDGE NORTH 80 UNIT 1, (A Common Interest Community), as shown by map thereof on file in Book 96 of Plats, Page 58, in the Office of the County Recorder of Clark County, Nevada.

PARCEL II:

A non-exclusive right and easement of ingress and egress of use in, to, and over the Common Elements and provided for in and subject to that certain Declaration of Covenants, Conditions and Restrictions for Cobblestone recorded January 31, 2001 in Book 20010131 as Document No. 00750, Official Records.

ALTERNATIVE METHOD re: RULE 9021:

In accordance with LR 9021, counsel submitting this document certifies as follows (check one):

☐ The court has waived the requirement of approval under LR 9021.

☐ I certify that I have served a copy of this order with the motion, and no parties appeared or filed written objections.

☒ This is a chapter 7 or 13 case, and either with the motion, or at the hearing, I have delivered a copy of this proposed order to all counsel who appeared at the hearing, any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

☐ This is a chapter 9, 11, or 15 case, and I have delivered a copy of this proposed order to all counsel who appeared at the hearing, any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

☐ Approved.

☐ Disapproved.

☒ Failed to respond. - Debtors' Attorney/Trustee

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Submitted by:

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